

30 **IN THE SPECIFICATION**

Please delete paragraph [0028] beginning at page 15, line 18 through page 16, line 8, as follows

~~[0028] The data writing apparatus for a portable terminal memory as the present~~
35 ~~invention is for writing the data required at the time of actuating the portable~~
~~terminal onto the memory medium when the identification data stored in the~~
~~memory medium of the portable terminal is user registered. In the followings, a~~
~~first embodiment will be described by referring to a case where the data to be~~
~~written to the memory medium is the URL accessible to the portal site which~~
40 ~~can be customized for each user, and a second embodiment and a third~~
~~embodiment will describe the modification examples of the configuration~~
~~thereof. Further, a fourth embodiment will be described by referring to a case~~
~~where the data to be written to the memory medium is the communication fee~~
~~data of the prepaid system of the portable terminal. Furthermore, a fifth~~
45 ~~embodiment will illustrate another example of user authentication processing.~~